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PATENT

hereby certify that this correspondence is being faxed to the USPTO at 371-273-8300.

Attorney Docket No.: 16222U-015900US Client Ref. No.: 3537C

On November 14, 2005

TOWNSEND and TOWNSEND and CREW LLD

atrick R. Jewik

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

in re application of:

Confirmation No. 5371

Corinne Bortolin, et al.

Examiner: Daniel St. Cyr

Application No.: 10/654,663

Technology Center/Art Unit: 2876

Filed: September 3, 2003

AMENDMENT

For: METHOD, SYSTEM AND PORTABLE CONSUMER DEVICE USING WILDCARD VALUES

Customer No.: 20350

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed on July 12, 2005, please enter the

following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.